

<b>Information to identify the case:</b>			
Debtor 1	<b>Tamesha Latrice Fleming-Kennedy</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Virginia</b>		
Case number:	<b>19-34886-KRH</b>		
	Social Security number or ITIN	<b>xxx-xx-8895</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 9/19/19</b>	

## Official Form 309I

## Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Tamesha Latrice Fleming-Kennedy	
<b>2. All other names used in the last 8 years</b>	aka Tamesha Latrice Fleming	
<b>3. Address</b>	122 E. 9th Street Richmond, VA 23224	
<b>4. Debtor's attorney</b> Name and address	Robert B. Duke Jr. America Law Group Inc. dba The Debt Law Group 8501 Mayland Drive, Suite 106 Henrico, VA 23294	Contact phone 804-308-0051 Email: <a href="mailto:rdukelaw@gmail.com">rdukelaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Carl M. Bates P. O. Box 1819 Richmond, VA 23218	Contact phone (804) 237-6800 Email: <a href="mailto:station01@richchap13.com">station01@richchap13.com</a>

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 804-916-2400	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: September 20, 2019
<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 7, 2019 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>   <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: January 6, 2020</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> </div> <div> <b>Filing deadline: November 29, 2019</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: March 17, 2020</b> </div> </div> <hr style="border: 0.5px solid black; margin: 10px 0;"/> <div> <b>Deadlines for filing proof of claim:</b>                      A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.                 </div> <hr style="border: 0.5px solid black; margin: 10px 0;"/> <div> <b>Deadline to file an Objection to a Proof of Claim</b> is 90 days after the deadline set forth above to file a Proof of Claim.                 </div> <hr style="border: 0.5px solid black; margin: 10px 0;"/> <div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to object to exemptions:</b>                      The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.                 </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors                 </div> </div>	

<b>9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation</b>	Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. <b>If no objections are timely filed, there will be no confirmation hearing.</b> Timely filed objections will be heard at the confirmation hearing scheduled to be held:  <b>December 4, 2019 at 11:10 AM,</b>  Location: <b>Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219</b>
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.
<b>14. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>15. Manner of Payment of Fees</b>	Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://bankruptcynotices.uscourts.gov">bankruptcynotices.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	
<b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Tamesha Latrice Fleming-Kennedy  
 Debtor

Case No. 19-34886-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: bullockn  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Sep 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2019.

db  
 15029266 +Tamesha Latrice Fleming-Kennedy, 122 E. 9th Street, Richmond, VA 23224-4004  
 +CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201,  
 Old Bethpage, NY 11804-9001  
 15029263 +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
 15029265 +Cashflash Financial Services,, 4708 Jefferson Davis Highway, Richmond, VA 23234-3153  
 15029269 City of Richmond, PO Box 759289, Baltimore, MD 21275-9289  
 15029271 +Dominion Power Virginia, PO Box 26543, Richmond, VA 23290-0001  
 15029274 +EZ Pass, P.O. Box 1234, Clifton Forge, VA 24422-0724  
 15029273 Exeter Finance Corporation, Attn: Jason Grubb, CEO, 2101 W John Carpenter Fwy,  
 Irving, TX 75063-3228  
 15029275 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 15029277 +Lead Bank, Attn: Bankruptcy, 200 N 3rd St, Garden City, MO 64747-8163  
 15029281 Patient First, PO Box 758941, Baltimore, MD 21275-8941  
 15029283 Progressive Insurance, Dept 0586, Carol Stream, IL 60132-0586  
 15029285 +Sheltering Arms Physical Rehab, 8254 Atlee Rd., Mechanicsville, VA 23116-1844

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: rdukelaw@gmail.com Sep 21 2019 03:48:30 Robert B. Duke, Jr.,  
 America Law Group Inc., dba The Debt Law Group, 8501 Mayland Drive, Suite 106,  
 Henrico, VA 23294

tr +E-mail/Text: station01@richchap13.com Sep 21 2019 03:52:54 Carl M. Bates, P. O. Box 1819,  
 Richmond, VA 23218-1819  
 15029261 +EDI: AMSHER.COM Sep 21 2019 07:28:00 AmSher Collection Srv, 4524 Southlake Parkway,  
 Ste 15, Hoover, AL 35244-3271  
 15029262 +E-mail/Text: jcissell@bankofmissouri.com Sep 21 2019 03:52:29 Bank of Missouri,  
 916 North Kings Highway, Perryville, MO 63775-1204  
 15029264 +EDI: CAPITALONE.COM Sep 21 2019 07:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 15029267 +E-mail/Text: heatherg@checkcity.com Sep 21 2019 03:52:29 Check City, 2729 W Broad St # B,  
 Richmond, VA 23220-1905  
 15029268 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Sep 21 2019 03:57:47 City of Richmond,  
 900 E. Broad St., Room 103, Richmond, VA 23219-1907  
 15029270 +EDI: RCSFNBMARIN.COM Sep 21 2019 07:28:00 Credit One Bank, NA, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 15029270 +E-mail/PDF: creditonebknofications@resurgent.com Sep 21 2019 03:57:30 Credit One Bank, NA,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 15029272 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Sep 21 2019 03:57:27 Exeter Finance Corp,  
 Po Box 166008, Irving, TX 75016-6008  
 15029276 +E-mail/Text: bncnotices@becket-lee.com Sep 21 2019 03:52:25 Kohls/Capital One,  
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043  
 15029278 +E-mail/Text: courts@scott-pc.com Sep 21 2019 03:53:50 LVNV Funding LLC,  
 c/o Scott and Associates, PC, P.O. Box 113297, Carrollton, TX 75011-3297  
 15029279 +EDI: RESURGENT.COM Sep 21 2019 07:28:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,  
 Po Box 10497, Greenville, SC 29603-0497  
 15029280 +E-mail/Text: netcreditbnc@enova.com Sep 21 2019 03:53:42 NetCredit, 175 W. Jackson Blvd.,  
 Suite 1000, Chicago, IL 60604-2863  
 15029282 EDI: PRA.COM Sep 21 2019 07:28:00 Portfolio Recovery, Attn: Bankruptcy,  
 120 Corporate Blvd, Norfolk, VA 23502-0000  
 15029284 E-mail/Text: colleen.atkinson@rmscollect.com Sep 21 2019 03:53:50 Receivable Management Inc,  
 7206 Hull Rd, Ste 211, Richmond, VA 23235-0000  
 15029286 EDI: RMSC.COM Sep 21 2019 07:28:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 15029287 EDI: AISTMBL.COM Sep 21 2019 07:28:00 T-Mobile, PO Box 53410, Bellevue, WA 98015-3410  
 15029288 +EDI: VERIZONCOMB.COM Sep 21 2019 07:28:00 Verizon, 500 Technology Drive, Suite 550,  
 Saint Charles, MO 63304-2225

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-7

User: bullockn  
Form ID: 309I

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Sep 20, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c  
om

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

Robert B. Duke, Jr. on behalf of Debtor Tamesha Latrice Fleming-Kennedy rdukelaw@gmail.com,  
thedeptlawgroupmail@gmail.com;dlghearings@gmail.com,wandasmith013@gmail.com

TOTAL: 3